

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/917,439
Confirmation No.: 9711
Filed: July 27, 2001
Group: 3628
Examiner: Harish T. Dass
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed April 5, 2006.

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.